

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

KIMBERLY SARINA GAINES

Debtor(s)

Case No. 15-05113

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/17/2015.
- 2) The plan was confirmed on 06/09/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/13/2016.
- 6) Number of months from filing to last payment: 21.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$3,608.37
Less amount refunded to debtor	\$184.62

**NET RECEIPTS:** **\$3,423.75**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,267.88
Court Costs	\$0.00
Trustee Expenses & Compensation	\$155.87
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,423.75**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Asset Acceptance Llc	Unsecured	625.00	NA	NA	0.00	0.00
AT&T U VERSE	Unsecured	600.00	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	1,440.00	1,440.00	0.00	0.00
Bay Area Credit Servic	Unsecured	125.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	5,225.00	7,239.41	7,239.41	0.00	0.00
CAVALRY SPV I LLC	Unsecured	597.00	607.29	607.29	0.00	0.00
CAVALRY SPV I LLC	Unsecured	861.00	872.15	872.15	0.00	0.00
CHASE CC	Unsecured	800.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	125.00	NA	NA	0.00	0.00
Comcast	Unsecured	335.00	NA	NA	0.00	0.00
Concordia University T1	Unsecured	3,469.00	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION	Unsecured	300.00	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION	Unsecured	450.00	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION	Unsecured	300.00	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION	Unsecured	450.00	NA	NA	0.00	0.00
DIRECTV LLC	Unsecured	500.00	217.22	217.22	0.00	0.00
FIRST PREIMER BANK	Unsecured	425.00	NA	NA	0.00	0.00
FNAC/CARMAX AUTO FINANCE	Secured	11,000.00	19,089.64	19,089.64	0.00	0.00
FNAC/CARMAX AUTO FINANCE	Unsecured	8,256.00	NA	NA	0.00	0.00
I C Systems Collections	Unsecured	125.00	NA	NA	0.00	0.00
ISAC	Unsecured	10,710.00	39,248.39	39,248.39	0.00	0.00
NAVIENT	Unsecured	7,025.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	7,231.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	7,231.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	5,193.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	3,453.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	2,628.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	2,497.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	6,433.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	2,126.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	7,747.00	NA	NA	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NAVIENT	Unsecured	3,702.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	4,657.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	5,874.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	9,664.00	14,484.62	0.00	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	8,599.00	4,647.92	4,647.92	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	17,909.00	14,898.71	14,898.71	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	8,599.00	9,774.98	9,774.98	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
Sovereign Advance	Unsecured	500.00	NA	NA	0.00	0.00
TD BANK USA	Unsecured	755.00	1,068.27	1,038.27	0.00	0.00
T-Mobile	Unsecured	1,185.00	NA	NA	0.00	0.00
UNIVERSITY OF ILLINOIS MED CTR	Unsecured	24,000.00	NA	NA	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	7,221.00	68,554.01	68,554.01	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	10,394.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	649.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	8,312.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	615.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	1,917.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$19,089.64	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$19,089.64</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$148,538.35</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,423.75</u>
Disbursements to Creditors	<u>\$0.00</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$3,423.75</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/03/2017

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.